

REMARKS/ARGUMENTS

The Applicant thanks the Examiner for the Office Action dated July 22, 2009.

Amendments

Claims 1 and 24 have been amended to specify that the coded data is printed as plurality of tags, each tag identifying the form and a respective location on the form. Basis for this amendment can be found at page 12, lines 6-7 and page 15, lines 17-20 of the specification.

Claim Rejections - 35 USC § 103

In the Office Action, the Examiner alleges that Gott teaches the Applicant's printed coded data at column 2, lines 9-35 and column 2, line 65 *et seq.*

The Applicant contests the Examiner's assertion that Gott teaches the coded data as now defined in claim 1. In particular, claim 1 requires the coded data to be printed as collection of tags, wherein each tag identifies the form and its respective location on the form. However, Gott merely teaches a pen which recognizes alphanumeric characters printed on a form by means for an optical character recognition unit analyzing capture images from the pen's photodiode detectors. There is no teaching in Gott of location-identifying and form-identifying printed tags.

Moreover, Morishita similarly fails to teach coded data printed as collection of tags, wherein each tag identifies the form and its respective location on the form. Morishita recognizes position using a magnetic resistance element, which detects positions held by a position holding device 25. However, these positions are not identified in printed tags. Moreover, even if one considered each position holding element of Morishita's device 25 to be a printed tag (which is denied by the Applicant because they are not *printed*), these tags do not each identify the form – they only identify coordinate positions.

Black has been cited merely for its alleged teaching of a pen identifier and similarly fails to disclose the printed tags as now defined in claim 1.

Since none of the cited prior art teaches or suggests the printed tags as defined in claim 1, which are used in a method for initiating a banking transaction, it is submitted that the present invention is not obvious in view of the prior art.

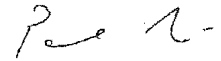
It is respectfully submitted that all of the Examiner's objections have been successfully traversed. Accordingly, it is submitted that the application is now in condition for allowance. Reconsideration and allowance of the application is courteously solicited.

Very respectfully,

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